

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Frank X Gilleran  
Ellen P. Gilleran  
Debtors

Case No. 16-03627-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 15, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Frank X Gilleran, Ellen P. Gilleran, 6290 Farmers Lane, Harrisburg, PA 17111-7066
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, c/o Kevin S. Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150 King of Prussia, PA 19406-4702
4828975	+ American Consumer Credit Counseling, 130 Rumford Avenue, Ste. 202, Auburndale, MA 02466-1371
4871849	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4828981	+ CBNA/National Tire & BT, PO Box 6497, Sioux Falls, South Dakota 57117-6497
4828980	+ Capital One Bank / Boscov's, PO Box 30253, Salt Lake City, Utah 84130-0253
4828988	+ Comenity Bank/New York & Co (PO Box 1827, PO Box 182789, Columbus, Ohio 43218-2789
4828993	+ First Tennessee Bank, Credit Inquiry Dept., PO Box 15003, Knoxville, TN 37901-5003
4831015	+ First Tennessee Bank,, National Association, P.O. Box 1469, Knoxville, TN 37901-1469
4831014	+ First Tennessee Bank, National, Association c/o Law Office, of Gregory Javrdian, P.O. Box 1469, Knoxville, TN 37901-1469
4828996	+ NTB Credit Plan, PO Box 6403, Sioux Falls, SD 57117-6403
4828997	+ Sears/CBNA (PO Box 6283, Sioux Falls, So, PO Box 6283, Sioux Falls, South Dakota 57117-6283
5351864	+ Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
5351865	+ Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, Shellpoint Mortgage Servicing, P.O. Box 10675 Greenville, SC 29603-0675
4828999	+ Tahiti Village, Attn: Account Receivable, File 50446, Los Angeles, CA 90074-0001

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4828977	+ EDI: AMEREXPR.COM	Sep 15 2021 22:43:00	American Express, PO Box 981537, El Paso, TX 79998-1537
4828976	+ EDI: AMEREXPR.COM	Sep 15 2021 22:43:00	American Express, PO Box 981537, El Paso, Texas 79998-1537
4865453	EDI: BECKLEE.COM	Sep 15 2021 22:43:00	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4861031	EDI: BECKLEE.COM	Sep 15 2021 22:43:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4828979	EDI: BANKAMER.COM	Sep 15 2021 22:43:00	Bank of America, PO Box 982238, El Paso, Texas 79998
4828978	EDI: BANKAMER.COM	Sep 15 2021 22:43:00	Bank of America, PO Box 982235, El Paso, Texas 79998-2235
4828990	+ EDI: WFNNB.COM	Sep 15 2021 22:43:00	CP/BonTon, PO Box 182789, Columbus, OH 43218-2789
4856008	EDI: BL-BECKET.COM	Sep 15 2021 22:43:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4828986	+ EDI: WFNNB.COM	Sep 15 2021 22:43:00	Comenity Bank/Ann Taylor, Bankruptcy Dept., PO Box 182125, Columbus, Ohio 43218-2125

4828987	EDI: WFNNB.COM	Sep 15 2021 22:43:00	Comenity Bank/Boscovs (PO Box 182789, Co, PO Box 182789, Columbus, Ohio 43218-2789
4828989	+ EDI: WFNNB.COM	Sep 15 2021 22:43:00	Comenity Bank/Pier 1, PO Box 182789, Columbus, Ohio 43218-2789
4828991	EDI: DISCOVER.COM	Sep 15 2021 22:43:00	Discover, Attn: Customer Service, PO Box 30943, Salt Lake City, Utah 84130
4828992	EDI: DISCOVER.COM	Sep 15 2021 22:43:00	Discover Financial Services, PO Box 15316, Wilmington, Delaware 19850
4828995	+ EDI: CITICORP.COM	Sep 15 2021 22:43:00	Macy's Bankruptcy Processing, PO Box 8218, Mason, Ohio 45050
4830118	EDI: DISCOVER.COM	Sep 15 2021 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4828983	EDI: JPMORGANCHASE	Sep 15 2021 22:43:00	Chase Bank USA, PO Box 15298, Wilmington, DE 19850
4828982	EDI: JPMORGANCHASE	Sep 15 2021 22:43:00	Chase Bank USA, PO Box 15298, Wilmington, Delaware 19850
4828985	EDI: JPMORGANCHASE	Sep 15 2021 22:43:00	Chase Home Finance LLC, PO Box 24696, Columbus, Ohio 43224
4872208	EDI: JPMORGANCHASE	Sep 15 2021 22:43:00	Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4828994	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 15 2021 18:42:00	Kohl's / Capital One, PO Box 3115, Milwaukee, Wisconsin 53201-3115
4872433	EDI: PRA.COM	Sep 15 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4846481	EDI: Q3G.COM	Sep 15 2021 22:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
4828998	+ EDI: RMSC.COM	Sep 15 2021 22:43:00	SYNCB/JC Penney, PO Box 965007, Orlando, Florida 32896-5007
4872015	+ EDI: RMSC.COM	Sep 15 2021 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4828984	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank USA, PO Box 15298, Wilmington, Delaware 19850

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2021 at the address(es) listed below:

Name	Email Address
Chad J. Julius	on behalf of Debtor 1 Frank X Gilleran cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Chad J. Julius	on behalf of Debtor 2 Ellen P. Gilleran cjulius@ljacobsonlaw.com egreene@ljacobsonlaw.com;r63089@notify.bestcase.com;dshade@ljacobsonlaw.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com
Mary F Kennedy	on behalf of Creditor First Tennessee Bank National Association mary@javidianlaw.com, coleen@javidianlaw.com
Rebecca Ann Solarz	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
TOTAL: 8	

**Information to identify the case:**

Debtor 1	<b>Frank X Gilleran</b>	Social Security number or ITIN	xxx-xx-0180
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Ellen P. Gilleran</b>	Social Security number or ITIN	xxx-xx-7886
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: <b>1:16-bk-03627-HWV</b>			

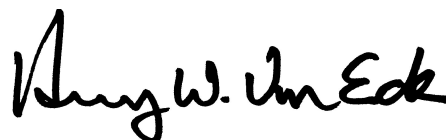
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank X Gilleran

Ellen P. Gilleran

9/15/21**By the  
court:**Honorable Henry W. Van Eck  
Chief Bankruptcy Judge

By: PamelaRadginski, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**